Docket no.: 33500-000

Cli nt No.:

File No.: (20592)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

±5 5/12/99

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In re Application of

Dave GARRISON, et al.

Application No. 08/994,363

Filed: December 19, 1997

For: AN ELECTRONIC BILL PAYMENT

SYSTEM WITH ACCOUNT RANGING

ADEMARY Toup Art Unit Unassigned

Examiner Unassigned

## INFORMATION DISCLOSURE STATEMENT

BOX PATENT APPLICATION
Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

sir:

In accordance with the provisions of 37 C.F.R. §1.56, §1.97, and §1.98, attention of the U.S. Patent and Trademark Office is hereby directed to references listed on the attached Form PTO-1449. It is respectfully reques that the references be expressly considered during the prosecution of t application, and that the references be made of record therein and appear am the "References Cited" on any patent to issue therefrom.

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This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Resp ctfully submitted,

PATENT

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Date: <u>August 26, 1998</u>

LIST OF ART CITED BY APPLICANTS (PTO-1449)				23500-00003 ( 29PUCANT DAYO CARRISON, OE 01.		SERIAL MO. 08/994 860   PO	
U.S. PATENT	DOCUMENTS		45	y		,	Abecast
EXAMINER'S INITIALS	PATENT NO.	DATE	N	AME	CLASS	SUBCLASS	FILING DATE
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EXAMINER'S INITIALS	PATENT NO. DATE		COUNTRY		CLASS	SUBCLASS	Yes No
	OTHER A	RT (Includ	ing Author, Title	e, Date, Pertibent P	ages, Etc.		
EXAMINER	DATE CONSIDERED						

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.